

# **EXHIBIT**

## **“B”**

February 25, 2013

Samuel I. White, P.C.  
5040 Corporate Woods Drive  
Suite 120  
Virginia Beach, VA 23462  
**Certified Mail #7010 2780 0003 7000 6120**

John E. Driscoll, III  
Robert E. Frazier  
Jana M. Gantt  
Laura D. Harris  
Kimberly Lane  
Deena L. Reynolds  
611 Rockville Pike Suite 100  
Rockville, Maryland 20852  
**Certified Mail #7010 2780 0003 7000 6113**

RE: 109 Edgewood Street  
Baltimore, Maryland 21229

Dear Sir or Madam:

Your representative/office taped an undated package to my front door at the above address on February 22, 2013 titled "Notice of Foreclosure Action" (the "Notice") a copy is included. I do not know you and do not know if you have the legal rights alleged in the Notice. I need to determine whether the Notice has any legal validity. I do not want to make payments to the wrong person or to let the wrong person take my Home.

Please, therefore, provide within fifteen (15) calendar days from the date of this letter the below-requested information or documents you think establishes your right to make the demands or to carry out the threats of the Notice. Your compliance with this request will not require much time or effort if, in fact, you have such rights and you verified same before sending the Notice to me.

Respond only to the parts of the request that apply to you. Please let me know which parts you claim do not apply to you. Failure to eliminate any particular level of involvement will be viewed as your admission of claiming more than one hat regarding my mortgage loan and not having provided a complete and meaningful response.

If you have a document that is responsive to this request, please provide a copy of the entire document, including exhibits. A summary abstract, or comment about a document is not acceptable and will not be treat as genuine evidence supporting whatever position you claim regarding my mortgage loan and Home.

Silence or an incomplete response will be understood as your admission that the Notice was improperly issued and that your office has no right to enforce my mortgage loan pursuant to the Uniform Commercial Code (the UCC) as adopted by the state where my Home is located and, therefore, no right to foreclose on my Home.

1. If you claim to be the trustee appointed to conduct a nonjudicial foreclosure of my Home, you need only comply with the following:

- a. Please provide the name, address, and phone number of the company and the person(s) at that company who instructed you to commence this foreclosure process. I deem your receipt of this letter to be receipt by your customer, also, and I require responses by you and your customer accordingly.
  - b. Please describe the portion or text of any document I executed regarding my mortgage loan that authorizes you to perform the foreclosure services you have agreed to perform regarding my Home.
  - c. If you claim you received only a verbal instruction to initiate this foreclosure process, please identify the date of that instruction and the name, address, employer, and phone number of the person who gave that instruction to you.
  - d. Please explain everything you did to assure yourself that the company or person who instructed you to initiate the foreclosure process was, in fact, authorized to do so by law. Further, please provide a copy of each document, digital or hardcopy, you reviewed when making that assessment.
  - e. Please provide a copy of the contract or agreement, and each of them if more than one, by which you were engaged to act as trustee regarding the foreclosure of my Home.
  - f. Please provide a copy of all communications, whether email, fax, letter, or otherwise, that you have received or sent regarding my Home.
  - g. If you have an office manual or policy statement about how and when you engage in and prosecute foreclosures, please provide a copy.
  - h. Your failure to provide the requested information will be deemed your admission that you have engaged in this foreclosure process without authority and in violation of the terms of my mortgage loan documents and the laws of the state in which the Home is located.
2. If you are an attorney representing a company that is involved with the demands and foreclosure threats of the Notice, please identify your client or clients with name, address, phone number and a description of client's relationship to my mortgage loan and Home. Further identify your contact person for each such identified client, including his or her name, address, employer, and phone number. I deem your receipt of this letter to be receipt by your client and I required responses by you and your client(s) accordingly.
  3. Do you claim that you are entitled to enforce my mortgage loan according to the Uniform Commercial Code of the state where my Home is located, and not in the capacity as a servant for whomever might be that person? If so, please explain and identify the circumstances by which you obtained that right and when. In addition, please provide the explanations and documents requested below:

- a. If you claim to have physical possession of the Note I executed, please let me know when you will make the Note available for inspection and copying. The place you select must be close to my Home, unless we all agree otherwise.
  - b. Please provide a complete accounting of the amount alleged due under my Note from its inception to the current time, including every credit and debit. Please account for each and any insurance proceeds, claim settlement, or warranty payments made regarding my note and Home. If you maintain that no insurance, claim settlement, or warranty payments have been sought or received that involve, directly or indirectly to my mortgage loan and Home, please state so in an affidavit under oath executed by one of your officers who is also your employee.
  - c. Please provide a complete history of each transfer of the physical Note and each sale, transfer, exchange or assignment of the mortgage loan, in full or part, from its creation to the current time, including but not limited to the name, address, and phone number of each transferor and each transferee in that chain. Further, for each transfer or transaction please provide, in addition to any resulting assignment or conveyance instrument, the contract(s) or agreement(s) involved with the respective transfer or transaction, as made by the parties to each respective transfer or transaction. Also, please identify the source or sources of your information regarding that chain of activity regarding my mortgage loan.
  - d. Please provide a copy of each email, fax, letter, or other communication you sent to or received from any person or company regarding my mortgage loan since its inception.
4. Do you work for a company that claims the right to enforce my mortgage loan pursuant to the Uniform Commercial Code of the state where my Home is located? If so, please identify that company with its name, address, and phone number, and identify the person or persons at that company to whom you report.
- a. If you are an agent or servant, I deem that your receipt of this letter constitutes receipt by the company for which you are working, and I require that company to respond as if it received this letter directly rather than through you.
  - b. Please provide the contract, agreement, or document by which you were engaged to provide services for that company respecting my Home. If more than one contract or agreement is involved, please provide complete copies of each.
  - c. Please admit that you hold no economic interest in my mortgage loan or Home. If you maintain otherwise, please explain and provide each and all documents that you assert create an economic interest in my mortgage loan or Home.
  - d. Please have the company you claim hired you respecting my Home to provide by the hand of one of its employees, directly to me its affirmation of your engagement and

authority to represent it respecting my Home and the Notice, and all of its documents regarding my mortgage loan.

- e. Please provide a copy of the document or documents by which that company declared a default under my mortgage loan and instructed you or some other person to commence collection actions regarding same. If you claim that instruction was verbal, please identify the person who gave it to you and include the date of that instruction and that person's name, address, employer, and phone number.

You are welcome to answer that you have no such information with which to reply to any particular request. If you need more time to provide the requested information and documents, I would be amenable to an extension of the time subject to a reciprocal extension day-for-day, of each deadline stated in the Notice. Additionally, during such additional time, if granted per this paragraph, your delay in providing the required answers and documentation will be nevertheless deemed your admission, pending proof of the contrary, that the Notice was issued by mistake and that neither you nor the company you claim to represent, if applicable, actually has the right by law to make the demands and threats included in the Notice.

Sincerely,

/s/Renee L. McCray  
109 Edgewood Street  
Baltimore, Maryland 21229

cc: Federal Home Loan Mortgage Corporation  
8200 Jones Branch Drive  
McLean, VA 22102  
Attn: Chief Executive Officer  
**Certified Mail #7010 2780 0003 7000 6137**

Enclosure

# **EXHIBIT**

## **“C”**

**Certified Mail #: 7011 1570 0002 1901 9332**

# NOTICE

**DO NOT MISTAKE THIS OR MY PRIOR LETTER DATED FEBRUARY 25, 2013**  
**FOR A GENERIC QWR OR CONSUMER PROTECTION LETTER SUCH AS A REQUEST**  
**FOR VALIDATION OR FDCPA DISPUTE.**

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September 18, 2013

Renee L. McCray  
109 Edgewood Street  
Baltimore, MD 21229

TO: Robert Blohm  
Home Preservation Specialist  
Wells Fargo Home Mortgage  
P.O. Box 10368  
Des Moines, IA 50306-0368

Homeowner: Renee McCray  
Property Address: 109 Edgewood Street  
Baltimore, Maryland  
Ref. No.: 0199507104

Dear Mr. Blohm:

To date I have not received a meaningful response from You concerning my letter dated February 25, 2013, sent to You. **IF YOU SELL MY HOME BEFORE YOU PROFFER MEANINGFUL RESPONSES TO THE LETTER, I WILL TAKE EVERY LEGAL ACTION AVAILABLE TO ME.**

It is important that You respond to the questions asked of You concerning Your nexus to me and Your authority to act under Maryland Code, Commercial Law, § 1-101 Com. Law et seq. ("U.C.C.").

Further, since no other Person has responded for You advising that they were addressing Your letter I have to assume You have failed or refused to respond.

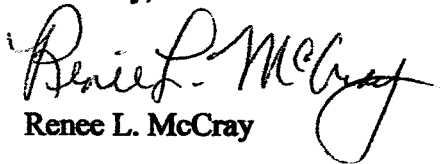
**I have included a copy of my letter dated February 25, 2013 for expediency.**

I anticipate your quick response. Your agents, and/or principal should also suspend any enforcement action pending fulfillment of my request under the U.C.C.

In order to sell promissory notes under Article 9, the seller and buyer must enter into a signed agreement that includes a description of the promissory notes, the buyer must give value, and the seller must have rights in the property being transferred. You have failed to show me that you or your principal had any rights in my Note under § 9-203(b) or any other theory.

Although there are no formalities under the Uniform Commercial Code regarding a request for proof that the Person demanding payments is entitled to enforce the Note, either for itself or for a different Person. Once the request is made, however, an inadequate response is enough to properly refuse to comply with those demands under § 3-501 (b)(2) & (b)(3) and if harmed, bring an action.

Sincerely,

  
Renee L. McCray

Enclosure: Letter Dated February 25, 2013



# **EXHIBIT**

## **“D”**

# PLEASE NOTICE

**THIS IS NOT A QUALIFIED WRITTEN REQUEST;  
A REQUEST FOR VALIDATION; A FDCPA/FCRA DISPUTE;  
OR CORRESPONDENCE RELATED TO TILA OR RESPA.**

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October 18, 2013

Renee L. McCray  
109 Edgewood Street  
Baltimore, MD 21229  
**CERTIFIED MAIL # 7011 2970 0003 7988 6341**

Kristopher Peterson  
Executive Mortgage Specialist  
Wells Fargo Home Mortgage  
1 Home Campus – MAC X2302-02J  
Des Moines, IA 50328-0001

RE: Account Number 0199507104

Dear Mr. Peterson:

I assume Your letter dated October 3, 2013 is addressing one of my letters dated February 25, 2013 or September 18, 2013. You mistakenly misconstrued my inquiry as a Qualified Written Request.

As the Maker of my note, I am asking very pointed questions of You.

The papers You sent do not address how Wells Fargo Home Mortgage or Wells Fargo Bank, N.A. became a person entitled to enforce the note. Since it appears that You have attempted to fulfill my request and concerns, I am asking You to answer the questions found below.

You with others have threatened to sell my home without authority under the Maryland Code, Commercial Law, § 1-101 Com. Law et seq.

During the foreclosure process, You acted as the agent of the note holder or as the note holder. You and/or the alleged note holder, servicer, and/or other agents have sent documents to me such as notices of intent to accelerate, a notice of default and/or sale and made references to a default.

The warnings and others by different parties and various forms of threats and notices of the ultimate notice or Default, Foreclosure, and Sale (the "Notice") and all other references to such in the public record if any have created confusion as to the status of the parties now and then.

I do not know if You have or had the legal rights alleged in the Notice.

Since You are attempting to foreclose on me, I need to determine whether the Notice had any legal validity. I believe You are working in concert with others to wrongfully foreclose on my home.

Please, therefore, provide within **Fourteen (14)** calendar days from the date of receipt of this letter the below requested information and any additional information or documents You think establishes Your right to make the demands or to carry out the threats of the Notice.

Your compliance with this request will not require much time or effort if, in fact, You have or had such rights and You verified the same before sending the Notice to me.

Respond fully to the sections below that apply to you. For clarification, let me know which parts You believe do not apply to you. Failure to eliminate any particular level of involvement will be deemed as Your admission that You are claiming responsibility for such regarding the mortgage loan.

If You have a document that is responsive to this request, please provide a copy of the entire document, including exhibits.

A summary, abstract, or comment about a document is not acceptable, and will not be treated as genuine evidence supporting whatever position You claim regarding the mortgage loan and Home.

Silence, or an incomplete response will be deemed as Your admission that the Notice was improperly issued and that Your office has, or had, no right to enforce the mortgage loan pursuant to the Maryland Code, Commercial Law, § 1-101 Com. Law et seq. and, therefore, have no right to foreclose on my Home.

1. If You claim to be a trustee or agent appointed to conduct a foreclosure of my Home:
  - a. Please specify Your appointed role as an agent, trustee, or function in some other appointed role.
  - b. Please provide the name, address, and phone number of the company and the person(s) at that company who instructed You to commence this foreclosure process. I deem Your receipt of this letter to be receipt by Your customer, also, and I require responses by You and Your customer accordingly.

- c. Please describe the portion or text of any document I executed regarding the mortgage loan that authorizes You to perform the foreclosure services You have agreed to perform regarding my Home.
  - d. If You claim You received only a verbal instruction to initiate this foreclosure process, please identify the date of that instruction and the name, address, employer, and phone number of the person who gave that instruction to you.
  - e. Please explain everything You did to assure yourself that the company or person who instructed You to initiate the foreclosure process was, in fact, authorized to do so by law. Further, please provide a copy of each document, digital or hardcopy, You reviewed when making that assessment.
  - f. Please provide a copy of the contract or agreement, and each of them if more than one, by which You were engaged to act as trustee regarding the foreclosure of my Home.
  - g. Please provide a copy of all communications, whether email, fax, letter, or otherwise, that You have received or sent regarding my Home.
  - h. If You have an office manual or policy statement about how and when You engage in and prosecute foreclosures, please provide a copy.
  - i. Your failure to provide the requested information will be deemed Your admission that You have engaged in this foreclosure process without authority and in violation of the terms of the mortgage loan documents and the laws of the state in which the Home is located.
2. If You are the attorney representing a company that is involved with the demands and foreclosure related threats of the Notice.

Identify Your client or clients with name, address, phone number, and a description of client's relationship to the mortgage loan and Home. Further, identify Your contact person for each such identified client, including his or her name, address, employer, and phone number. I deem Your receipt of this letter to be receipt by Your client and I require responses by You and Your client(s) accordingly.

3. If You claim that You are entitled to enforce the mortgage loan according to the Uniform Commercial Code as adopted by Maryland, and not in the capacity as a servant for whomever might be that person. Then explain and identify the circumstances by which You obtained that right and when. In addition, please provide the explanations and documents requested below:
- a. If You claim to have physical possession of the Note I executed, please let me know when You will make the Note available for inspection and copying. The place You select must be close to my Home, unless we all agree otherwise.
  - b. Please provide a complete accounting of the amount alleged due under the Note from its inception to the current time, including every credit and

- debit. Please account for each and any insurance proceeds, claim settlement, or warranty payments made regarding the note and my Home. If You maintain that no insurance, claim settlement, or warranty payments have been sought or received that involve, directly or indirectly, the mortgage loan and Home, please state so in an affidavit under oath executed by one of Your officers who is also Your employee.
- c. Please provide a complete history of each transfer of the physical Note and each sale, transfer, exchange or assignment of the mortgage loan, in full or part, from its creation to the current time, including but not limited to the name, address, and phone number of each transferor and each transferee in that chain. Further, for each transfer or transaction please provide, in addition to any resulting assignment or conveyance instrument, the contract(s) or agreement(s) involved with the respective transfer or transaction, as made by the parties to each respective transfer or transaction. Also, please identify the source or sources of Your information regarding that chain of activity regarding the mortgage loan.
  - d. Please provide a copy of each email, fax, letter, or other communication You sent to or received from any person or company regarding the mortgage loan since its inception.
4. If You work for a company that claims the right to enforce the mortgage loan pursuant to the Uniform Commercial Code as adopted by Maryland. Then identify that company with its name, address, and phone number, and identify the person or persons at that company to whom You report.
- a. If You are an agent or servant, I deem that Your receipt of this letter constitutes receipt by the company for which You are working, and we require that company to respond as if it received this letter directly rather than through you.
  - b. Please provide the contract, agreement, or document by which You were engaged to provide services for that company regarding my Home. If more than one contract or agreement is involved, please provide complete copies of each.
  - c. Please admit that You hold no economic interest in the mortgage loan or Home. If You maintain otherwise, please explain and provide each and all documents that You assert create an economic interest in the mortgage loan or Home.
  - d. Please have the company You claim hired You regarding my Home to provide by the hand of one of its employees, directly to me, its affirmation of Your engagement and authority to represent it respecting my Home and the Notice, and all of its documents regarding the mortgage loan.
  - e. Please provide a copy of the document or documents by which that company declared a default under the mortgage loan and instructed You or some other person to commence collection actions regarding same. If You claim that instruction was verbal, please identify the person who gave it to

**You and include the date of that instruction and that person's name, address, employer, and phone number.**

**You are welcome to answer that You have no such information with which to reply to any particular request. If You need more time to provide the requested information and documents, I would be amenable to an extension of the time subject to a reciprocal extension, day-for-day, of each deadline stated in the Notice(s).**

**Further, during such additional time, if granted per this paragraph, Your delay in providing the required answers and documentation will be nevertheless deemed Your admission, pending proof to the contrary, that the Notice was issued by mistake and that neither You nor the company You claim to represent, if applicable, actually has, or had, the right by law to make the demands and threats included in the Notice.**

**I am requiring You meet the requirements of the Uniform Commercial Code as adopted and delineated in the Maryland Code, Commercial Law, § 1-101 Com. Law et seq. to show me that You are entitled to enforce the note and the mortgage which is ancillary to the note.**

**Sincerely,**

  
**Renee L. McCray**